On March 11, 2021, President Biden signed the American Rescue Plan (ARP) into law. The sweeping $1.9 trillion legislation has the potential to lift millions of children and families out of poverty. Through expanded access to benefits and increased direct support, the ARP will have a ripple effect throughout the communities that Head Start serves. As trusted partners of so many families, Head Start has the opportunity to build awareness and leverage policy changes to ensure the families it serves are best positioned to succeed through access to these new and expanded supports.

This document is a guide to provisions in the law that are designed to lessen the economic impact of the pandemic on children and families. Please review these resources, use the links provided to explore more, and share your feedback, questions, or concerns to advocacy@nhsa.org.

Keep an eye out for this symbol for ideas about how changes may apply to your circumstances.

Brought To You By the Dollar Per Child Campaign

Making Head Start part of the COVID-19 relief response... lobbying Congress for more funding... influencing public opinion through the media. Every day, in different ways, the Dollar per Child campaign enables NHSA to achieve Head Start's advocacy goals.

Contribute to keep the momentum going!
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Early Learning

Early care and education is a vital factor in families’ abilities to recover financially from the pandemic, and is necessary to revitalize the country’s workforce and ensure all parents and caregivers are able to participate. As such, early education received substantial support in the ARP.

Head Start

- The ARP provides $1 billion to Head Start and Early Head Start for the continuation of services.
- According to the Office of Head Start, funding will be awarded as a separate grant, in conjunction with COVID-19 relief provided by Congress in December.
- Funding will be disseminated based on funded enrollment.
- Funding is one-time.

For program leadership:
Want to engage with other program leadership across the country to hear what they are doing? Do you want to share a success story? Join the conversation about Head Start and Early Head Start on The Block.

Child Care Stabilization

- $24 billion is provided to child care through the Child Care Stabilization Fund. This funding will be provided to states from the U.S. Department of Health and Human Services based on Child Care and Development Block Grant (CCDBG) guidance.
- States will make grants available to child care providers, both those who remained open and those who closed during the pandemic.
- Uses include but are not limited to:
  - staffing
  - rent/mortgage payments
  - personal protective equipment (PPE)
  - other supplies
  - mental health support staff
- Employee benefits and compensation must not be reduced from the date of application for funding.

Child Care and Development Block Grant (CCDBG)

- The ARP provides another $15 billion in new funding directly to CCDBG.
- Funds must be obligated by fiscal year 2024 and spent by September 30, 2025.
- States can use the funding to provide child care for essential workers, regardless of whether they meet eligibility requirements.
- For a state-by-state breakdown of funding, read more here.
For program leadership:
State child care administrators will be looking far and wide for the best ways to use this historic amount of funding. You should consider weighing in with your State Head Start Association and your state’s Head Start Collaboration Office. Some states allowed Head Start programs to access this funding in the past and others barred it, so take action early to help inform your state’s plans. It is also important to be in touch with local child care providers, so you can collaborate to best meet the needs of your community. Explore more here.

For staff working with families:
At the discretion of the provider, child care funding can be used to relieve co-payments and tuition payments for families participating in child care programs.

For parents:
Funding for early education means that programs will have the resources they need to reopen when they are safely able to do so. If you use child care and are struggling to make co-pays, ask the provider if they plan on using relief funding to subsidize family co-pays.

Child Care Entitlement to the States
● The ARP provides $633 million in ongoing funding for states. It is distributed in the same way as CCDBG funding.
● There will be no state match requirement for fiscal years 2021 and 2022.

Maternal, Infant, and Early Childhood Home Visiting (MIECHV)
● $150 million in additional funding will be available for home visiting programs through September 30, 2022.
● Grants are awarded to states to distribute to approved home visiting models (this includes Early Head Start in some states.) States are encouraged to focus on priority populations and partner with diaper banks.
● Uses include but are not limited to:
  ○ devices and connectivity for families and staff to support remote home visits
  ○ training and staffing costs
  ○ emergency supplies for families, including diapers, wipes, and infant formula
  ○ grocery cards
Financial Support for Individuals

Direct financial support for individuals and families is the most noteworthy way the American Rescue Plan (ARP) assists those who have been impacted economically by the COVID-19 pandemic. This section details some of the most high-profile provisions in the ARP, including the Child Tax Credit. Read more here.

**Direct/Stimulus Payments**

- $1,400 payment will be provided to all eligible individuals.
- Eligible individuals include single tax filers earning less than $75,000 and joint filers earning less than $150,000.
  - Single filers earning between $75,000 and $80,000 and joint filers earning between $150,000 and $160,000 are eligible for reduced payment.
- Dependents (e.g. children) and nonresident aliens are not eligible.
- Stimulus payments began being disseminated in March 2021.

**Child Tax Credit (CTC)**

- The ARP substantially increases the Child Tax Credit (CTC).
  - For each child age 6-17, the CTC is increased from $2,000 to $3,000.
  - For each child under age six, the CTC is increased from $2,000 to $3,600.
- The ARP authorizes advance payments to begin starting July 1, 2021. For example, monthly payments of the CTC would amount to $300 or $350 per month per child (depending on age). The IRS is still determining the details of how and when the advance payments will be made.
- Children age 17 will now be eligible for the refundable benefit
- The CTC will be fully [refundable](#)—which is great news for Head Start families—meaning that low-income parents will qualify for full benefits even if it is more than what they owe in taxes. To receive the CTC, a parent must file a tax return since this is what the IRS will use to distribute the child tax credit.
- What are the income limits to be eligible for the new fully refundable credit?
  - $150,000 for joint filers
  - $75,000 for single filers
  - $112,500 for head of household filers
  - Single filers earning $75,000 - $200,000 and joint filers earning $150,000 - $400,000 can still receive the previous $2,000 child tax credit (up to $1,400 refundable).
For staff working with families and for parents:
Credit will be based on the most recent filing. This means that new moms and families that have grown in the past year should file this year's taxes as soon as possible to receive the maximum credit.

Child and Dependent Care Tax Credit (CDTC)
- The CDTC partially reimburses families for qualified child care expenses while a parent goes to work. The ARP increases the maximum amount of child care expenses able to be considered to $8,000 for one child and $16,000 for two or more children.
- The maximum reimbursement percentage is increased from 35 percent to 50 percent for families earning less than $125,000. For example, a family that spent $10,000 for child care for two children could receive a tax credit of $5,000. Read more here.
- The CDTC is fully refundable, meaning that families can receive a refund if their tax liability is reduced below $0.
- This applies to the 2021 tax year only.

Earned Income Tax Credit (EITC)
- Changes to the EITC in the American Rescue Plan pertain to adults with low incomes who are not raising children in the home and who earn less than $21,000 (previously was $16,000).
- Provides a credit of $1,502 (up from $543).

For staff working with families:
Find additional resources and outreach materials on Economic Impact Payments and the Recovery Rebate Credit in both English and Spanish here.

For parents:
The Earned Income Tax Credit (EITC) helps low- to moderate-income workers and families get a tax break. If you qualify, you can use the credit to reduce the taxes you owe—and maybe increase your tax refund. Read more here.
  ■ Check if you qualify here.

Please note, if you claim this credit, your refund may be delayed. By law, the IRS must wait until mid-February to issue refunds to taxpayers who claim the Earned Income Tax Credit.
Nutrition

The ARP invests $12 billion in food programs to mitigate growing food insecurity and hunger. Read more about this comprehensive approach here, and explore a breakdown of the key programs below.

Supplemental Nutrition Assistance Program (SNAP)

- The ARP extends the temporary 15% increase in maximum SNAP benefits through September 30, 2021 (this is about $28 per person per month).
- Find the estimated increase in SNAP benefits by state here.
- Puerto Rico, American Samoa, and the Commonwealth of the Northern Mariana Islands (territories that do not participate in SNAP) will receive an additional $1 billion for food assistance.

Pandemic EBT (P-EBT)

- The ARP extends P-EBT through at least summer 2021 and until the end of the public health emergency determination.
- For families who no longer have access to free or reduced-price meals through schools, P-EBT can provide support for nutrition, in addition to SNAP benefits.

For program leadership:

More than half of states are approved for P-EBT. Find out if your state is one of them here. If it is, build awareness among staff working with families about how to access the benefit. The process to obtain the benefit varies by state, so check in with state officials or visit your state’s P-EBT webpage to learn more.

Women, Infants, and Children (WIC) Program

- The ARP provides $490 million to increase benefits for WIC participants.
  - States will have the option to increase the amount of the WIC benefit that can be used for fruits and vegetables. For women and children currently receiving $11 and $9 each month for this purpose, respectively, states can opt to increase the amount to $35/person/month until September 30, 2021.
  - States have until Sept 30, 2021 to notify the federal government of increased vouchers to claim their share.
- Read more here.
K-12 Education

K-12 public schools will receive $123 billion in flexible funds through the Elementary and Secondary School Emergency Relief Fund (ESSER), the most one-time funding ever provided to K-12 schools and almost 200% more funding than the federal government usually spends on K-12 in an entire year. Read more here.

Elementary and Secondary School Emergency Relief Fund

- What is the timing?
  - The U.S. Department of Education will distribute funding to states. It will not be a competitive process.
  - States will then have 60 days to make subgrants.
  - School districts will need to obligate the funding by September 30, 2024.

- What are some of the uses?
  - technology for remote learning
  - facilities
  - staffing to support child well being
  - summer and after-school programming
  - support for children experiencing homelessness

- 20% of funding must be used to address learning loss.

- How will the funding be distributed?
  - Most funding will be distributed through the Title I formula, which prioritizes school districts serving low-income families.

For program leadership:
This substantial new K-12 funding means there will be new opportunities for Head Start to collaborate with school districts, ranging from summer programming to joint professional development to more robust services for children experiencing homelessness.

Emergency Connectivity Fund

- The ARP provides $7 billion to subsidize internet access for schools and libraries through the existing E-Rate program.

- Participating schools can now also use the funding to support at-home internet access for students and teachers.
For program leadership:
Find out if schools or others in your area are participating in E-Rate. If not, they may want to apply this spring, when a new application window is expected to open. If they are, perhaps there are opportunities for collaboration to meet the needs of families in Head Start.

For staff working with families:
Older siblings at participating schools may create an inroad to additional supports for families attending Head Start.

For parents:
If you have a child who attends a K-12 school, ask staff if there is—or will be—support for at-home internet access that they can provide.
Higher Education

Support for institutions of higher education will affect many in the Head Start workforce as well as anyone with a family member attending an institution of higher education. A historic amount of funding is going toward building a strong workforce and ensuring more equitable access to higher education.

Higher Education Emergency Relief (HEER)

- The ARP provides $39.6 billion for institutions of higher education and students. This is more than has cumulatively been provided to-date through HEER.
  - Institutions must spend half of this funding on aid for students who are struggling financially.
- View college-by-college estimates here, and explore the specifics of the funding here.

Student Loans

- Student loan forgiveness in 2021-2025 is tax free.
- The moratorium on student loan payments and interest accrual is still active through September 2021 as a result of administration action (not ARP).

For program leadership:
If staff are participating in a loan forgiveness program, there is good news! Changes brought about by the ARP mean no surprise tax bills for loans that are forgiven. For staff who are also in school, be sure they know that there are additional resources that may be available to them through their colleges or universities.

For staff working with families:
If parents or staff are in school and experiencing financial hardship, higher education institutions will receive substantial funding to help cut students’ cost of attendance. Think about urging connections to financial aid offices now, so they can receive info about how their particular school is going to go about providing that emergency aid directly to students.

For parents:
If you are attending school, be in touch with the financial aid office to find out what their plans are for disseminating additional aid to students.
Housing and Utilities

For renters, homeowners, and those experiencing homelessness, the ARP provides a wide range of supports to secure and stabilize housing. From counseling to rental assistance to assistance with utility bills, supports have been dramatically expanded to address housing needs.

Low-Income Home Energy Assistance Program (LIHEAP)

- The ARP provides an additional $4.5 billion for LIHEAP.

**For staff working with families:**
Visit [here](#) to find local agencies to access support through LIHEAP, and share information about how to apply with families who may be eligible.
Learn more about eligibility for LIHEAP [here](#).

**For parents:** Check your eligibility for assistance with utilities [here](#).

Water Utility Bill Assistance

- $500 million for water assistance will address needs among low-income households.
- Funding will be disseminated to utility companies and used to offset costs in low-income neighborhoods.
- Funds may be used to cancel debt or reduce the rates for low-income households.

Emergency Rental Assistance

- $21.55 billion will be provided to states, localities, and territories to provide emergency rental assistance. This includes:
  - $305 million for territories
  - $2.5 billion specifically for high-need communities
- Eligibility includes (as summarized [here](#)):
  - those who have qualified for unemployment insurance or lost income, incurred significant costs, or experienced financial hardship due to COVID-19
  - those who can demonstrate risk of housing instability, and
  - those with a household income below 80 percent of the Area Median Income.

**For program leadership:**
A list of community organizations that have been disseminating emergency rental assistance funding can be found [here](#).

**For staff working with families:**
Read more about accessing rental assistance [here](#).

**For parents:** Check out [this list](#) of affordable rental options in your state. You can also start exploring housing voucher options [here](#).
Housing Counseling
- $100 million in new funding will support housing counseling provided by NeighborWorks
- Find your nearest NeighborWorks here.

HOME Investment Partnerships Program
- There is an additional $5 billion included to provide assistance for people experiencing homelessness.
- Uses include:
  - rental assistance
  - housing counseling
  - emergency shelters

Emergency Housing Vouchers
- $5 billion will be made available in the form of housing vouchers until September 30, 2027
- Eligibility includes:
  - those who are currently homeless,
  - those at risk of homelessness, and
  - those fleeing or attempting to flee domestic violence and other forms of violence.
- Read more here.

For staff working with families and parents:
Find more information about resources, like the emergency housing vouchers which can be helpful for long-term support, through the U.S. Department of Housing and Urban Development here.

For parents:
If you prefer to speak with someone about options for housing support, call (800) 569-4287.

Mortgage and Utility Assistance
- There is an additional $10 billion that will be disseminated to states, territories, tribes, and tribally designated housing entities to provide direct assistance to homeowners.

Fair Housing
- The ARP includes $20 million for fair housing organizations.
Support in Communities

The American Rescue Plan clears a path to recovery for local governments and the communities they serve. It gives communities the opportunity to support those who are struggling in the wake of COVID-19 by allowing schools to access FEMA Disaster Relief Fund resources, get reimbursed for certain COVID-19 related expenses, and receive support to implement regular testing protocols.

Corporation for National and Community Service (CNCS)

- The ARP provides $620 million in additional funding for AmeriCorps to increase the number of national service participants to support COVID-19 recovery by:
  - helping schools reopen safely,
  - tackling the growing hunger crisis, and
  - helping communities across the nation address other challenges brought on by the pandemic.

For program leadership: Talk with officials in your state to see if it would be possible to sponsor an Americorps project. Americorps volunteers can add much-needed capacity to meet organizations’ needs. Read more here.

Federal Emergency Management Agency (FEMA) Grant Programs

- The Disaster Relief Fund received $50 billion to assist states, tribes, and territories, as well as individuals and qualifying private nonprofits.
  - Uses:
    - personal protective equipment
    - vaccine distribution
    - sanitization of schools, public transit, and courthouses
    - health care overtime costs
    - Staffing (including emergency managers, firefighters, and governmental and nongovernmental organizations, such as food pantries and shelters)
- The Emergency Food and Shelter Program received an additional $400 million.
  - Any locality receiving funding through this program must convene a local advisory board.

For program leadership: Check here to see if there is an Emergency Food and Shelter Program grantee operating near you.

For parents:
Have you been impacted by a natural disaster? Please go here to see if you qualify for additional support.
Broadband for Remote Learning

- The ARP provides $7 billion for schools and libraries through the Federal Communications Commission to help schools and libraries ensure that our nation's children can participate in remote learning.
- By mid-May, the FCC will release more information about how eligible schools and libraries can access funding to provide eligible connected devices, internet service, and equipment necessary to support internet service to students and teachers in locations other than schools or libraries.
- Read more here, and check out the Emergency Connectivity Fund section for more information about support for connectivity.

State and Local Aid

- The ARP includes $350 billion for states, territories, tribes, and local governments (57% of these funds will go to states and 35% to localities).
- Uses:
  - water, sewer or broadband infrastructure fixes and updates
  - premium pay for eligible workers performing essential work (as determined by each state or tribal government) during the pandemic
  - responding to the negative economic impacts resulting from COVID-19, including assistance to households, small businesses and nonprofits, or aid to impacted industries such as tourism, travel and hospitality
Health, Including Mental Health

Health and well-being have been profoundly impacted by the broad repercussions of COVID-19 and the ensuing economic fallout. There have been increases in depression, anxiety, suicide and domestic violence, and at the same time a decrease in the reporting of child abuse and neglect. More than a year into this national crisis, it is abundantly clear that recovery from COVID-19 will require robust health and mental health support for all individuals. The ARP includes a series of provisions aimed at helping families access the health and mental health services that they need. Read more on the overall approach here.

Mental Health

- Community Mental Health Services: The ARP makes $1.5 billion available through HHS through FY25 for states to use to provide community mental health services.
- Pediatric Mental Health Care Access Program: $80 million goes to HHS for state-wide or region-wide grants to promote behavioral health in pediatric care as well as waivers and flexibilities related to telehealth services that allow providers to use new, innovative ways to support patients, including for pediatric mental health.
- For a list of states currently participating, read more here.
- There is an additional $1.5 billion for the prevention and treatment of substance use disorder.

For program leadership, staff working with families, and parents:

- If COVID-19 has brought additional stressors into your life, you have options. If you would like to speak with someone directly, call or text this hotline at 1-800-985-5990.
- If you or someone you know could benefit from virtual recovery options, including Skype Narcotics Anonymous meetings, Reddit support for sobriety, women-only and secular recovery supports, find an option that supports your needs here.

Behavioral Health

- The ARP provides $50 million for local behavioral health needs that will be awarded to state, local, Tribal, and territorial governments, Tribal organizations, nonprofit community-based entities, and primary care and behavioral health organizations to train the behavioral and mental health workforce, address needs, use telehealth, and more.
- There is an additional $100 million for grants for mental and behavioral health education and training programs.
- There is an additional $420 million for Certified Community Behavioral Health Clinics.
National Child Traumatic Stress Network

- The ARP includes $10 million for the 116 centers that are currently funded through the National Child Traumatic Stress Network.
- Funding will support the continued provision of services of the members of the network which include:
  - clinical services,
  - dissemination of resources,
  - education and training,
  - collaboration with systems of care,
  - data collection and analysis, and
  - other awareness efforts.
- Identify current and former grantees operating in your community [here].

For program leadership:
Consider identifying the organizations in your community that have received or will receive additional funding to support mental and behavioral health, so you can reach out to identify potential partnerships.
For starters:
- [Certified Community Behavioral Health Clinics](#)
- [National Child Traumatic Stress Network grantees](#)

Health Care Coverage and Services

- The ARP provides $35 billion to increase premium subsidies and expand eligibility for premium subsidies.
- Those who receive unemployment benefits will have access to maximum premium subsidy, and individuals with reduced hours or those who have lost employment can access 100% subsidized COBRA premiums for up to six months.
- If individuals receive excess premium subsidy, they will not need to pay the excess back when filing taxes.

For staff working with families:
More robust premium subsidies will be available for those enrolling in health coverage through [the Marketplace](#) on April 1, 2021. According to the Centers for Medicare and Medicaid, premiums will decrease on average, by $50 per person per month or by $85 per policy per month. More information about eligibility and how to access the benefit can be found [here](#).

For families: There is a special open enrollment period for those looking to change or acquire health coverage now. Anyone receiving health coverage through the Affordable Care Act/[the Marketplace](#), can enroll or change plans up until May 15. More details about this process are available [here](#).
Until December 30 2022, insurance premiums for Marketplace coverage are effectively eliminated for those earning below 150% of the federal poverty line. Those earning more will still see dramatic reductions in premiums.

The ARP includes mandatory coverage, with no cost sharing, of COVID-19 vaccines and treatment under Medicaid and the Children’s Health Insurance Program (CHIP) for one year after the end of the public health emergency.

The ARP also incentivizes states to provide increased services:
  ○ If states expand Medicaid, they can receive additional federal funding (+5% FMAP rate for two years)
  ○ If states provide community-based mobile crisis intervention, the federal government will provide the vast majority of funding needed to do so (80% FMAP)
  ○ Home-based and community-based services provided by Medicaid will receive additional federal funding (+7.35% FMAP)
  ○ States may choose to provide full Medicaid (or CHIP in some cases) benefits for women during pregnancy and one year postpartum (vs. the current 60 days). This takes effect beginning April 1, 2022.

The ARP also provides funding for activities that will contribute to vaccine confidence, COVID-19 testing, contact tracing, and mitigation activities.
For Employers

In addition to provisions of the ARP that will affect families and staff individually, there are particular changes that may affect your program’s operation. These changes are detailed below.

Paycheck Protection Program (PPP)¹

- The ARP includes $7.25 billion for the Small Business Administration to expand access to the PPP.
- The ARP also expands eligibility for PPP to virtually all 501(c) organizations (except 501(c)(4) and 501(c)(7)) and relaxes employer size requirements.
- Read more here.

For program leadership:

The current deadline to apply for PPP is March 31, 2021, but Congress is aiming to pass legislation to extend this deadline to May 31, 2021. You can search for lenders in your area to identify new sources of support.

Paid Sick and Family Leave

- The ARP does not require paid and emergency family leave.
- However, the ARP extends Emergency Paid Sick Leave (EPSL) and Emergency Family and Medical Leave Act (EFMLA) through September 30, 2021.
  - Employers offering paid leave for these purposes can receive payroll tax credits for up to:
    - 10 days of paid sick leave
    - 12 weeks of paid emergency family and medical leave
  - Both capped at $200 per day.
- The allowable reasons for leave have expanded to include COVID-19 testing or vaccination, quarantine, caring for someone who is quarantined, or caring for a child/children whose schools or care provider is closed, among others.

Employee Retention Tax Credit (ERTC)

- The ARP increases the availability of the ERTC through December 31, 2021.
- WIPFLI summarizes the eligibility of employers: “an employer may be eligible for the credit if they either experienced a decline of more than 20% of gross receipts in any quarter in 2021 compared to the same quarter in 2019 or were required to fully or partially suspend their business operations due to a governmental order.”
- For employers that have been severely impacted by COVID-19, WIPFLI continues, “employers that have experienced at least a 90% decline in gross receipts compared to the same quarter in 2019 may take all wages paid during those quarters into account for the ERTC.”

¹ https://www.jdsupra.com/legalnews/initial-key-takeaways-from-the-american-4789010/
Unemployment Supports

Federal Pandemic Unemployment Compensation

- The ARP includes $300 per week in unemployment benefits in addition to benefits provided by your state, available until September 6, 2021.
- The first $10,200 of unemployment benefits in tax year 2020 is nontaxable for households with incomes under $150,000.
- Pandemic Unemployment Assistance extends coverage to the self-employed, those in the gig economy, and others in non-traditional employment and is also extended to September 6, 2021.
- Pandemic Emergency Unemployment Compensation extends unemployment support to those who have exhausted their state benefits and is also extended to September 6, 2021. Additional weeks of the benefit are now available.

For program leadership:
Federal unemployment insurance does not count toward Head Start’s income eligibility, but tracking this is what will be difficult.

For staff working with families: Since unemployment programs are run by states, please see your state’s Department of Labor website for more details.
## Key Takeaway Chart

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<td>✓</td>
<td>At the discretion of the provider, child care funding can be used to relieve co-payments and tuition payments for families participating in child care programs. Ensure that families accessing child care have the information they need to start a conversation about the possibility of reduced co-payments.</td>
</tr>
</tbody>
</table>
## Financial Support for Individuals

<table>
<thead>
<tr>
<th></th>
<th>✓</th>
<th>✓</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct/Stimulus</td>
<td></td>
<td></td>
<td>Claim and track your payment <a href="#">here</a>.</td>
</tr>
<tr>
<td>Payments</td>
<td></td>
<td></td>
<td>If you did not get the first and/or second stimulus payments,</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>you may be eligible to claim the 2020 Recovery Rebate Credit</td>
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<td></td>
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<td></td>
<td>and must file a 2020 tax return even if you don’t normally file.</td>
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<td></td>
<td>The third Economic Impact Payment however, will not be used</td>
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<td></td>
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<td></td>
<td>to calculate the 2020 Recovery Rebate Credit. Claim your</td>
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<td></td>
<td></td>
<td></td>
<td>recovery rebate credit <a href="#">here</a>.</td>
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<td></td>
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<td></td>
<td>Find additional resources and outreach materials on Economic</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td>Impact Payments and the Recovery Rebate Credit in both English</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>and Spanish <a href="#">here</a>.</td>
</tr>
<tr>
<td>Child Tax Credit</td>
<td>✓</td>
<td>✓</td>
<td>Credit will be based on the most recent filing. This means that</td>
</tr>
<tr>
<td>(CTC)</td>
<td></td>
<td></td>
<td>new moms and families that have grown in the past year, should</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>file this year’s taxes soon to receive the maximum credit.</td>
</tr>
<tr>
<td>Earned Income</td>
<td>✓</td>
<td></td>
<td>The Earned Income Tax Credit (EITC) helps low-to moderate-</td>
</tr>
<tr>
<td>Tax Credit (EITC)</td>
<td></td>
<td></td>
<td>income workers and families get a tax break. If you qualify,</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>you can use the credit to reduce the taxes you owe—and maybe</td>
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<td></td>
<td></td>
<td></td>
<td>increase your tax refund. Read more <a href="#">here</a>.</td>
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<td></td>
<td></td>
<td></td>
<td>○ Check if you qualify <a href="#">here</a>.</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td>Please note, if you claim this credit, your refund may be</td>
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<td></td>
<td></td>
<td></td>
<td>delayed. By law, the IRS must wait until mid-February to issue</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>refunds to taxpayers who claim the Earned Income Tax Credit.</td>
</tr>
<tr>
<td>Nutrition</td>
<td></td>
<td></td>
<td>SNAP increases will be around through at least September 30,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2021. Find out where to apply for SNAP in your own state <a href="#">here</a>.</td>
</tr>
<tr>
<td>Supplemental Nutrition</td>
<td>✓</td>
<td>✓</td>
<td>More than half of states are approved for P-EBT. Find out if</td>
</tr>
<tr>
<td>Assistance Program</td>
<td></td>
<td></td>
<td>your state is one of them <a href="#">here</a>, and if it is, build</td>
</tr>
<tr>
<td>(SNAP)</td>
<td></td>
<td></td>
<td>awareness among staff working with families about how the</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>benefit can be accessed. Process to obtain the benefit varies</td>
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<td></td>
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<td></td>
<td>by state, so check in with state officials or visit your state’s</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>P-EBT webpage to learn more.</td>
</tr>
<tr>
<td>Pandemic EBT (P-EBT)</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
### K-12

<table>
<thead>
<tr>
<th>Elementary and Secondary School Emergency Relief Fund</th>
<th>✓</th>
<th>K-12 schools are about to receive an unprecedented influx of funding with strings attached. There will be new opportunities for collaboration with school districts, ranging from summer programming, joint professional development, and more robust services for children experiencing homelessness.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Connectivity Fund</td>
<td>✓</td>
<td>E-Rate, the federal program that supplies internet and devices, will be receiving a funding infusion, and the funding can now be used for students and teachers connectivity at home. If you have a child who attends a k-12 school, ask staff if there is—or will be—support for internet access that they can provide.</td>
</tr>
<tr>
<td></td>
<td>✓</td>
<td>E-Rate will be receiving a funding infusion, and the funding can now be used for students and teachers connectivity at home. Older siblings at participating schools may create an inroad to additional supports for families at Head Start.</td>
</tr>
<tr>
<td></td>
<td>✓</td>
<td>Find out if schools or others in your area are participating in E-Rate. If not, they may want to apply this spring, when a new application window is expected to open. If they are, perhaps there are opportunities for collaboration to meet the needs of families in Head Start.</td>
</tr>
</tbody>
</table>

### Higher Education

| Higher Education Emergency Relief (HEER) | ✓ | If you are attending school, be in touch with the financial aid office to find out what their plans are for disseminating additional aid to students. |
|  | ✓ | If parents or staff are in school and experiencing financial hardship, higher education institutions will receive immense funding to help cut students’ costs. Think about urging connections to financial aid offices now, so they can receive info about how their particular school is going to go about providing that emergency aid directly to students. |
### Higher Education (continued)

| Student Loans | ✓ | If staff are participating in a loan forgiveness program, there is good news! Changes brought about by the ARP mean no surprise bills for loans that are forgiven. For staff attending who are also attending school, be sure they know that there are additional resources that may be available to them through their universities or colleges. |

### Housing and Utilities

| Low-Income Home Energy Assistance Program (LIHEAP) and Water Utility Bill Assistance | ✓ | Visit [here](#) to find local agencies to access support through LIHEAP, and share information about how to apply with families who may be eligible. Learn more about eligibility for LIHEAP [here](#). |
| --- | --- | |
| ✓ | Check your eligibility for assistance with utilities [here](#). |
| Emergency Rental Assistance and Housing Vouchers | ✓ | Check out [this list](#) of affordable rental options in your state. You can also start exploring voucher options [here](#). If you prefer to speak with someone about the choices you have, call (800) 569-4287. Find more information about resources, like the emergency housing vouchers which can be helpful for long-term support, through the U.S. Department of Housing and Urban Development [here](#). |
### Housing and Utilities (continued)

<table>
<thead>
<tr>
<th>Emergency Rental Assistance and Housing Vouchers (continued)</th>
<th>✓</th>
<th>Read more about accessing rental assistance <a href="#">here</a>. Find more information about resources, like the emergency housing vouchers which can be helpful for long-term support, through the U.S. Department of Housing and Urban Development <a href="#">here</a>.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>✓</td>
<td>A list of community organizations that have been disseminating emergency rental assistance funding can be found <a href="#">here</a>.</td>
</tr>
</tbody>
</table>

### Support in Communities

<table>
<thead>
<tr>
<th>Corporation for National and Community Service (CNCS)</th>
<th>✓</th>
<th>Talk with officials in your state to see if it would be possible to sponsor an Americorps project. Americorps volunteers can add much-needed capacity to meet organizations’ needs. Read more <a href="#">here</a>.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Emergency Management Agency (FEMA) Grant Programs</td>
<td>✓</td>
<td>Have you been impacted by a natural disaster? Please go <a href="#">here</a> to see if you qualify for additional support.</td>
</tr>
<tr>
<td></td>
<td>✓</td>
<td>Check <a href="#">here</a> to see if there is an Emergency Food and Shelter Program grantee operating near you. Find out if your program qualifies for additional relief <a href="#">here</a>.</td>
</tr>
</tbody>
</table>

### Health, Including Mental Health

<table>
<thead>
<tr>
<th>Mental Health</th>
<th>✓</th>
<th>If COVID-19 has brought additional stressors into your life, you have options. If you would like to speak with someone directly, call or text 1-800-985-5990 anytime, any day.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>✓</td>
<td>If you or someone you know could benefit from virtual recovery options, including Skype Narcotics Anonymous meetings, Reddit support for sobriety, women-only and secular recovery supports, find an option that supports your needs <a href="#">here</a>.</td>
</tr>
<tr>
<td></td>
<td>✓</td>
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</tbody>
</table>
### Behavioral Health

Consider identifying the organizations in your community that have received or will receive additional funding to support mental and behavioral health, so you can reach out to identify potential partnerships. For starters check out the lists of [Certified Community Behavioral Health Clinics](#) and [National Child Traumatic Stress Network grantees](#).

### Health Care Coverage and Services

More robust premium subsidies will be available for those enrolling in healthcare through the Marketplace [here](#) on April 1, 2021. According to the Centers for Medicare and Medicaid, premiums will decrease on average, “by $50 per person per month or by $85 per policy per month.” More information about eligibility and how to access the benefit can be found [here](#).

There is a special open enrollment period for those looking to change or acquire health coverage now. Anyone receiving health coverage through the Affordable Care Act/the Marketplace/HealthCare.gov, can enroll or change plans up until May 15. More details about this process are available [here](#).

### For Employers

**Paycheck Protection Program (PPP)**

Current deadline [to apply](#) for PPP is March 31, 2021, but Congress is aiming to pass legislation to extend this deadline to May 31, 2021. You can [search for lenders](#) in your area to identify new sources of support.
<table>
<thead>
<tr>
<th><strong>Unemployment Support</strong></th>
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<tbody>
<tr>
<td><strong>Federal Pandemic Unemployment Compensation</strong></td>
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<td></td>
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